

## What to do if you have windstorm damage...

*This is general information and suggestions – We recommend you review your insurance policy and discuss your situation with your insurance company for specific information.*

- **Take photos or video** of your damage before cleaning up, removing trees and debris, or starting repairs.
- **Mitigate your damages** – Do what you can to protect your home and property from further damage, such as getting a temporary covering (blue tarp) on your roof to avoid the potential of water damage from any rain or snow storms coming our way.
- **Keep all receipts** – Temporary repair expenses are typically covered under the policy.
- **Safety minded** – If you do plan to do temporary repairs yourself, please take adequate safety precautions.
- **Landscaping damage** – Damage to trees, shrubs, plants, etc., **may not** be covered from the windstorm.
- **Removal of fallen trees**
  - Trees that fall onto your property (home, shed, and garage) – removal of the tree from the damaged property will probably be covered under your homeowner policy; however replacement of the tree will likely not be covered. This coverage may have a maximum \$\$ limit.
  - Removal of fallen trees on your vehicle (auto, trailer, motor home, motorcycle, ATV) will probably not be covered under a homeowner or renter's policy. The cost to remove a fallen tree from your vehicle **may not** be covered under any of your policies.
  - When in doubt, check with your insurance company. ***It is best to discuss coverage with an adjuster – not with your agent.***
- **Check your policy deductible** – Get an estimate before submitting the claim if you think your damage will be close to or under your deductible. You may not want to file a claim if the damage is not much more than your deductible.
- **Contractor for temporary repairs and estimates**
  - ***Use only licensed and insured contractors.***
  - Contact the Utah Department of Occupational and Professional Licensing to verify ([www.dopl.utah.gov](http://www.dopl.utah.gov)). Request a certificate of insurance from the contractor.
  - Keep in mind there may be unlicensed individuals soliciting you to do the repairs.
- **Report the claim**
  - Make the decision on whether or not you plan to submit your claim as soon as possible.
  - The insurer will provide assistance to you through the claims process. They have years of experience handling insurance claims.
  - ***It is best to discuss coverage with an adjuster – not with your agent.***
  - Some insurers have preferred programs with contractors on their preferred list. Most have a list of contractors you may want to consider using.
  - Many insurers are able to take your claim over the Internet.
  - Our website provides phone numbers for insurance companies, agents and agencies (<https://secure.utah.gov/cas/search?page=searchMenu>).

- **Document** - Document activity associated with damage to your property, keep track of time spent making temporary repairs. Keep a log of phone calls; date, time, name of the person you spoke with, call activity, etc.
- The insurer has a minimum of thirty (30) days to investigate your claim.
- Your insurance company should contact you within fifteen (15) days from when you filed your claim.
- They should be providing a substantive response to you within fifteen (15) days of a request from you.

If you encounter problems with your claim, contact your insurance company to discuss your concerns; give them the opportunity to resolve the matter with you. If you are not satisfied with the results, our consumer service personnel are available to help. Our help is free.

For questions contact the Property and Casualty Division of the Utah Insurance Department:  
<http://insurance.utah.gov/auto/autohomecontacts.htm>

Department website: [www.insurance.utah.gov](http://www.insurance.utah.gov)